

**Information to identify the case:**

Debtor 1	<b>Myron Ray Anderson</b>	Social Security number or ITIN	<b>xxx-xx-4734</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<b>Jeanine Ann Anderson</b>	Social Security number or ITIN	<b>xxx-xx-9624</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____

United States Bankruptcy Court **District of Utah**  
Case number: **20-24624 RKM** Date case filed for chapter 7: **7/30/20**

**Official Form 309A (For Individuals or Joint Debtors)** (12/15)

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)). Case status information is available at no charge through "Simple Case Lookup" on the court's website ([www.utb.uscourts.gov](http://www.utb.uscourts.gov)) or by calling the Voice Case Information System (VCIS) at 1-866-222-8029 #85.

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Myron Ray Anderson	Jeanine Ann Anderson
2. All other names used in the last 8 years		aka Jeanine Ann Richie
3. Address	71 East 700 North Orem, UT 84059	71 East 700 North Orem, UT 84059
4. Debtor's attorney Name and address	Dane L. Hines Law Offices of Dane L Hines,LLC 245 North University Avenue Provo, UT 84601	Contact phone (801) 379-0300 Email: <a href="mailto:budgetbankruptcyutah@gmail.com">budgetbankruptcyutah@gmail.com</a>
5. Bankruptcy trustee Name and address	Philip G. Jones tr 1215 South Main Street Orem, UT 84058	Contact phone (801) 358-7968 Email: <a href="mailto:trustee@theo7.com">trustee@theo7.com</a>

Debtor **Myron Ray Anderson** and **Jeanine Ann Anderson**

Case number 20-24624

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	United States Bankruptcy Court District of Utah 350 South Main #301 Salt Lake City, UT 84101  Clerk of Court: David A. Sime	Hours open: 8:00 AM to 4:30 PM, Monday – Friday  Contact phone: (801) 524–6687  Website: <a href="http://www.utb.uscourts.gov">www.utb.uscourts.gov</a>
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date.  All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	Meeting to be held on: <b>August 26, 2020 at 11:30 AM</b>  Location: <b>Dial: (877) 991–2540 Ten Min Before Mtg, Participant Code: 1365512, By Teleconference (See Attached Notice for Instructions)</b>
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	<b>Filing deadline:</b> <b>10/26/20</b>
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> <b>30 days after the conclusion of the meeting of creditors</b>
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

**IMPORTANT**  
**READ THIS WELL BEFORE YOUR MEETING OF CREDITORS**

**In an effort to contain the spread of Covid-19, until further notice, all Chapter 7, 11 and 12 meetings of creditors will be conducted by telephone. Debtors, attorneys, creditors, and others CANNOT APPEAR IN PERSON.**

**To participate in the meeting of creditors scheduled in this case, 10 minutes before the scheduled time, call the toll-free number listed in the 341 notice and use the participant code. Do not call any earlier than 10 minutes before your scheduled meeting of creditors.**

- o You must use a touch-tone phone.
  - o Dial the call-in number and then enter the participant passcode, which consists of 7 numbers and is followed by a # sign.
  - o Use a landline phone and not a cell phone, if possible.
  - o Do not use the speaker phone function.
  - o Make the call from a quiet area where there is as little background noise as possible.
  - o Mute your phone and do not speak until the bankruptcy trustee calls your case. (Other meetings of creditors will likely be in session when you call in. You will still be able to hear the trustee even when your phone is muted.)
  - o Unmute your phone when the trustee calls your case so that the trustee can hear you.
  - o Wait until the trustee calls your case before speaking because more than one case will be waiting on the conference line at any given time.
  - o When speaking, identify yourself.
  - o Do not put the phone on hold at any time after the call is connected.
  - o If more than one person is attending the meeting of creditors from the same location, each person should use separate touch-tone phones, if possible.
  - o Once your meeting of creditors is finished, hang up.
  - o If you become disconnected before your meeting of creditors is finished, call back.
  - o If you are calling in from another country, please see the additional information available at:  
<https://www.mymeetings.com/audioconferencing/pdf/GlobalAccessDialingInformation.pdf>
- Debtors must provide valid government identification (such as a valid Utah Driver's License) and proof of their social security number (such as an original social security card) to their attorney prior to the meeting of creditors and show their identification to their attorney via a video communication system (such as Skype or Facetime, etc.) during the meeting of creditors.
  - During the meeting of creditors, Debtors' attorneys will: (i) confirm on the record that they have reviewed the debtor's identification (stating what form of identification was reviewed) and whether the name on the identification matches the name on the petition and whether the picture and identifying information on the identification matches the debtor; and (ii) confirm on the record that they have reviewed proof of the debtor's social security number, what form of proof of social security number was reviewed, and whether the social security number on it matches what was reported to the court in the debtor's bankruptcy case.
  - Debtors who cannot communicate with their attorney via a video communication system and debtors who filed without an attorney must copy, scan, or take a picture of their identification and proof of social security number and mail/email/send the copies or images to their trustee no later than two days prior to the meeting of creditors. Copies of identification and social security cards that are sent through the mail must be mailed early enough that the trustee receives it at least two days before the meeting.
  - Debtors should have their bankruptcy documents available during the meeting of creditors in the event there are questions about the information in the documents.
  - The meeting of creditors will be recorded by the trustee. Any other recordings are prohibited.

## Certificate of Notice Page 4 of 5

United States Bankruptcy Court  
District of UtahIn re:  
Myron Ray Anderson  
Jeanine Ann Anderson  
DebtorsCase No. 20-24624-RKM  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 1088-2

User: jtt  
Form ID: 309APage 1 of 2  
Total Noticed: 45

Date Rcvd: Aug 04, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 06, 2020.

db/jdb +Myron Ray Anderson, Jeanine Ann Anderson, 71 East 700 North, Orem, UT 84059-6564  
 11677952 +American Management Sv, 321 N Mall Dr Ste 102, Saint George, UT 84790-7343  
 11677953 +Bonn Coll, Po Box 150621, Ogden, UT 84415-0621  
 11677954 +Carbon Medical, 305 Center St., East Carbon, UT 84520-7726  
 11677956 +Constantino Law Office, P.C., 8537 South Redwood Road, Suite D, West Jordan, UT 84088-4806  
 11677959 +Delta City Public Works & Utilities, 640 W 4th St, Delta, CO 81416-1535  
 11677964 +Family Pawn, 1055 W Red Cliffs Dr, Washington, UT 84780-2543  
 11677966 Intermountain Healthcare Patient, Financial Services, PO Box 410400,  
 Salt Lake City, UT 84141-0400  
 11677967 Intermountain Medical Group, PO Box 34578, Seattle, WA 98124-1578  
 11677969 +Jordan Lee, 71 South 930 East, American Fork, UT 84003-2389  
 11677970 +Little Harvard Academy, 188 E 300 S Unit C, Saint George, UT 84770-4427  
 11677971 +Michael A. Harrison, Collections Office, 211 South 200 East, Price, UT 84501-3016  
 11677973 +National Ser, Po Box 747, Bothell, WA 98041-0747  
 11677974 +Nevada West Financial/, 6767 W Tropicana Ave, Las Vegas, NV 89103-4754  
 11677986 ++PACIFICORP, ATTN BANKRUPTCY, PO BOX 25308, SALT LAKE CITY UT 84125-0308  
 (address filed with court: Rocky Mountain Power, 1008 NE 9th Ave, Portland, OR 97256)  
 11677975 +Paramount Recovery Sys, 7524 Bosque Blvd, Waco, TX 76712-3772  
 11677976 +Pawn Plus, 70 E 200 N Ste 4, Cedar City, UT 84720-2690  
 11677977 +Pawn Plus Half Off Title Loans, 875 W Red Cliffs Dr #13, Washington, UT 84780-1586  
 11677978 +Pinnacle Anesthesia Associates, 1954 E. Fort Union Blvd ste.# 105,  
 Salt Lake City, UT 84121-6891  
 11677979 +Possible Financial Inc, 500 Yale Ave. N, Seattle, WA 98109-5680  
 11677980 +Precision Medic, Po Box 150621, Ogden, UT 84415-0621  
 11677982 +Professional Collectio, 211 S 200 East, Price, UT 84501-3016  
 11677983 +Professional Collections, 211 S 200 E #1, Price, UT 84501-3016  
 11677962 ++QUESTAR GAS COMPANY DBA DOMINION ENERGY UT, ATTN BANKRUPTCY DNR 132, PO BOX 3194,  
 SALT LAKE CITY UT 84110-3194  
 (address filed with court: Dominion Energy, PO Box 45841, Salt Lake City, UT 84139-0001)  
 11677985 Questar Gas, PO Box 45360, Salt Lake City, UT 84145-0360  
 11677990 #Utah County, 100 East Center Street, Provo, UT 84606-3106  
 11677993 Utah Valley Emergency Physicians Inc, PO Box 26974, Salt Lake City, UT 84126-0974  
 11677992 #Utah Valley Emergency Physicians Inc, PO Box 808, Grand Rapids, MI 49518-0808

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
aty

E-mail/Text: budgetbankruptcyutah@gmail.com Aug 05 2020 04:14:23 Dane L. Hines,  
 Law Offices of Dane L Hines,LLC, 245 North University Avenue, Provo, UT 84601  
 tr +EDI: FPGJONES.COM Aug 05 2020 07:43:00 Philip G. Jones tr, 1215 South Main Street,  
 Orem, UT 84058-6849  
 11677955 +E-mail/Text: docimaging.nsvssc@parallon.com Aug 05 2020 04:14:55 Castleview Hospital,  
 300 North Hospital Drive, Price, UT 84501-4200  
 11677957 +EDI: CCS.COM Aug 05 2020 07:43:00 Credit Coll, Po Box 607, Norwood, MA 02062-0607  
 11677958 +EDI: CCS.COM Aug 05 2020 07:43:00 Credit Collection Services, 725 Canton Street,  
 Norwood, MA 02062-2679  
 11677960 +EDI: NAVIENTFKASMDOE.COM Aug 05 2020 07:43:00 Dept Of Ed/navient, Po Box 9635,  
 Wilkes Barre, PA 18773-9635  
 11677961 +EDI: DISCOVER.COM Aug 05 2020 07:43:00 Discover Fin Svcs Llc, Pob 15316,  
 Wilmington, DE 19850-5316  
 11677965 +EDI: IIC9.COM Aug 05 2020 07:43:00 I.c. System, Inc, Po Box 64378,  
 Saint Paul, MN 55164-0378  
 11677968 EDI: IRS.COM Aug 05 2020 07:43:00 Internal Revenue Service,  
 Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346  
 11677972 +E-mail/Text: wendy@mountainlandcollections.com Aug 05 2020 04:15:50 Mtn Land Col,  
 Po Box 1280, American Fork, UT 84003-6280  
 11677981 +E-mail/Text: medbill911@gmail.com Aug 05 2020 04:15:39 Precision Medical Management,  
 251 West SR 198 #2, PO Box 913, Salem, UT 84653-0913  
 11677984 +E-mail/Text: ecfbankruptcy@progleasing.com Aug 05 2020 04:15:23 Progressive,  
 11629 S 700 E, Draper, UT 84020-8399  
 11677987 EDI: USBANKARS.COM Aug 05 2020 07:43:00 U.S. Bank, POB 5227, Cincinnati, OH 45202-5227  
 11677988 E-mail/Text: collections@healthcare.utah.edu Aug 05 2020 04:16:03  
 University of Utah Health Care, 127 South 500 East, Suite 500,  
 Salt Lake City, UT 84102-1959  
 11677989 +E-mail/Text: bankruptcy@utbrs.com Aug 05 2020 04:15:27 Utah Billing & Recover,  
 3480 Washington Blvd Ste, Ogden, UT 84401-4150  
 11677991 +EDI: UTAHTAXCOMM.COM Aug 05 2020 07:43:00 Utah State Tax Bankruptcy Unit,  
 210 North 1950 West, Salt Lake City, UT 84134-9000  
 11677963 +E-mail/Text: bhess@emerytel.com Aug 05 2020 04:15:10 emery telecom, 625 East 1st North,  
 Price, UT 84501-2639

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

District/off: 1088-2

User: jtt  
Form ID: 309A

Page 2 of 2  
Total Noticed: 45

Date Rcvd: Aug 04, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 06, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 30, 2020 at the address(es) listed below:

Dane L. Hines on behalf of Debtor Myron Ray Anderson budgetbankruptcyutah@gmail.com,  
hinesdr68395@notify.bestcase.com  
Dane L. Hines on behalf of Joint Debtor Jeanine Ann Anderson budgetbankruptcyutah@gmail.com,  
hinesdr68395@notify.bestcase.com  
Philip G. Jones tr trustee@theo7.com, pjones@ecf.epiqsystems.com;pgj@trustesolutions.net  
United States Trustee USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 4